

OFFICE OF
INSURANCE COMMISSIONER

In the Matter of)

No. D06-212)

UNITED HERITAGE LIFE)
INSURANCE COMPANY,)REVISED)
CONSENT ORDER)
IMPOSING A FINE)An Authorized Insurer)
_____)Findings of Fact:

1. United Heritage Life Insurance Company ("United Heritage Life") is authorized to conduct insurance business in Washington State. It issues life and disability insurance.
2. United Heritage Life completed filing its calendar year 2005 Annual Statement on May 1, 2006.

Conclusions of Law:

1. United Heritage Life's failure to timely file its complete calendar year 2005 Annual Statement constitutes a violation of RCW 48.05.250.
2. RCW 48.05.185 authorizes the Commissioner to impose a fine in lieu of or in addition to the suspension or revocation of an insurer's certificate of authority.

Consent to Order:

United Heritage Life consents to the following, in order to resolve this matter without further legal or administrative proceedings. The Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.

1. United Heritage Life consents to the entry of the foregoing Findings of Fact and Conclusions of Law, and acknowledges its duty to comply fully with all applicable laws and regulations of the State of Washington. It waives further administrative or legal challenge to the actions taken, or to be taken, by the Insurance Commissioner, related to the subject matter of this Order.
2. Within thirty days of the entry of this Order, United Heritage Life will pay to the Insurance Commissioner a fine in the amount of \$1,125 (one thousand one hundred twenty five dollars).

3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for revocation of the certificate of authority held by United Heritage Life in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 16 day of August, 2006.

UNITED HERITAGE LIFE INSURANCE COMPANY

By: Geoffrey M Baker

Printed Name: Geoffrey M Baker

Printed Corporate Title: VP & General Counsel

Pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner orders as follows:

Order:

1. United Heritage Life Insurance Company is ordered to pay, within thirty days of the entry of this order, a fine in the amount of \$1,125 (one thousand one hundred twenty five dollars).
2. Failure to pay the fine timely and in full will constitute grounds for revocation of the certificate of authority held by United Heritage Life Insurance Company in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

Executed this 23rd day of August, 2006

MIKE KREIDLER
Insurance Commissioner

By: Marcia G. Stickler
Marcia G. Stickler
Legal Affairs Division